



Financial Report Package

July 2026

Prepared for

**The Forest at Ridgewood Homeowners'
Association, Inc**

Vanguard Management Group



Balance Sheet
The Forest at Ridgewood Homeowners' Association, Inc
End Date: 07/31/2026

Date: 8/18/2026
Time: 4:32 pm
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	Operating		Reserve		Total
Assets					
Current Assets					
Pinnacle - Operating x2685	\$	24,476.25	\$	-	\$ 24,476.25
Total: Current Assets	\$	24,476.25	\$	-	\$ 24,476.25
Reserves					
CL Reserve: Pinnacle - Reserve x2719		-		32,067.79	32,067.79
Total: Reserves	\$	-	\$	32,067.79	\$ 32,067.79
Accounts Receivable					
Delinquent Assessments		18,622.00		-	18,622.00
Total: Accounts Receivable	\$	18,622.00	\$	-	\$ 18,622.00
Total: Assets	\$	43,098.25	\$	32,067.79	\$ 75,166.04
Liabilities & Equity					
Current Liabilities					
Owner Assessments Paid Early		2,300.00		-	2,300.00
Unearned Assessments		34,166.25		-	34,166.25
Total: Current Liabilities	\$	36,466.25	\$	-	\$ 36,466.25
Reserve					
CL: General/Contingecy Reserves		-		31,824.00	31,824.00
Interest Earned on Reserves		-		243.79	243.79
Total: Reserve	\$	-	\$	32,067.79	\$ 32,067.79
Equity					
Surplus (Deficit) - Prior Yrs		44,049.47		-	44,049.47
Total: Equity	\$	44,049.47	\$	-	\$ 44,049.47
Net Income Gain/Loss		-		-	-
Net Income Gain/Loss		(37,417.47)		-	(37,417.47)
Total: Liabilities & Equity	\$	43,098.25	\$	32,067.79	\$ 75,166.04



Income Statement - Operating
The Forest at Ridgewood Homeowners' Association, Inc
07/31/2026

Date: 8/18/2026
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Income							
3030-00 Owner Assessments	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 37,833.75	\$ 37,332.75	\$ 501.00	\$ 63,999.00
Total Income	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 37,833.75	\$ 37,332.75	\$501.00	\$ 63,999.00
Total OPERATING INCOME	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 37,833.75	\$ 37,332.75	\$ 501.00	\$ 63,999.00
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	900.00	400.00	(500.00)	3,300.00	2,800.00	(500.00)	4,800.00
Total Grounds Maintenance	\$ 900.00	\$ 400.00	(\$ 500.00)	\$ 3,300.00	\$ 2,800.00	(\$500.00)	\$ 4,800.00
General Maintenance							
6305-00 General Maintenance	-	414.58	414.58	4,135.00	2,902.06	(1,232.94)	4,975.00
6317-00 Pool Maintenance Contract	-	650.00	650.00	4,550.00	4,550.00	-	7,800.00
6318-00 Pool/Spa Repair	-	125.00	125.00	-	875.00	875.00	1,500.00
6320-00 Janitorial / Maint Contract	-	250.00	250.00	1,750.00	1,750.00	-	3,000.00
Total General Maintenance	\$ -	\$ 1,439.58	\$ 1,439.58	\$ 10,435.00	\$ 10,077.06	(\$357.94)	\$ 17,275.00
Administrative Expenses							
6520-00 Insurance	-	585.33	585.33	-	4,097.31	4,097.31	7,024.00
6525-00 Legal & Collections	-	200.00	200.00	38,515.24	1,400.00	(37,115.24)	2,400.00
6530-00 Professional Fees, Tax Prep	-	25.00	25.00	-	175.00	175.00	300.00
6540-00 Licenses & Fees	157.74	25.00	(132.74)	157.74	175.00	17.26	300.00
6542-00 Fees Payable To The Division	-	7.00	7.00	-	49.00	49.00	84.00
Total Administrative Expenses	\$ 157.74	\$ 842.33	\$ 684.59	\$ 38,672.98	\$ 5,896.31	(\$32,776.67)	\$ 10,108.00
Utilities							
6705-00 Electricity	1,046.31	1,275.00	228.69	7,518.56	8,925.00	1,406.44	15,300.00
6710-00 Water & Sewer	1,536.38	158.33	(1,378.05)	4,567.26	1,108.31	(3,458.95)	1,900.00
6715-00 Trash & Garbage	-	200.00	200.00	-	1,400.00	1,400.00	2,400.00
Total Utilities	\$ 2,582.69	\$ 1,633.33	(\$ 949.36)	\$ 12,085.82	\$ 11,433.31	(\$652.51)	\$ 19,600.00
Professional Fees							
6805-00 Office/Administrative/Postage	48.10	75.00	26.90	2,280.35	525.00	(1,755.35)	900.00
6810-00 Accounting & Management	1,211.01	943.00	(268.01)	8,477.07	6,601.00	(1,876.07)	11,316.00
Total Professional Fees	\$ 1,259.11	\$ 1,018.00	(\$ 241.11)	\$ 10,757.42	\$ 7,126.00	(\$3,631.42)	\$ 12,216.00
Total OPERATING EXPENSE	\$ 4,899.54	\$ 5,333.24	\$ 433.70	\$ 75,251.22	\$ 37,332.68	(\$ 37,918.54)	\$ 63,999.00
Net Income:	\$ 433.71	\$ 0.01	\$ 433.70	(\$ 37,417.47)	\$ 0.07	(\$ 37,417.54)	\$ 0.00

**Income Statement - Reserve**

The Forest at Ridgewood Homeowners' Association, Inc

07/31/2026

Date: 8/18/2026

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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
RESERVE INCOME							
Income							
3060-00 Reserve Assessment	\$-	\$1,500.00	(\$1,500.00)	\$-	\$10,500.00	(\$10,500.00)	\$18,000.00
3131-00 Interest Income - Reserves	32.98	-	32.98	176.04	-	176.04	-
Total Income	\$32.98	\$1,500.00	(\$1,467.02)	\$176.04	\$10,500.00	(\$10,323.96)	\$18,000.00
Total RESERVE INCOME	\$32.98	\$1,500.00	(\$1,467.02)	\$176.04	\$10,500.00	(\$10,323.96)	\$18,000.00
RESERVE EXPENSE							
Reserve							
9700-00 CL Reserve:	-	1,500.00	1,500.00	-	10,500.00	10,500.00	18,000.00
General/Contingency Reserves							
9799-00 Reserve Interest	32.98	-	(32.98)	176.04	-	(176.04)	-
Total Reserve	\$32.98	\$1,500.00	\$1,467.02	\$176.04	\$10,500.00	\$10,323.96	\$18,000.00
Total RESERVE EXPENSE	\$32.98	\$1,500.00	\$1,467.02	\$176.04	\$10,500.00	\$10,323.96	\$18,000.00
Net Reserve:	\$0.00	\$0.00	\$-	\$0.00	\$0.00	\$-	\$0.00



Income Statement Summary - Operating
The Forest at Ridgewood Homeowners' Association, Inc
Fiscal Period: July 2026

Date: 8/18/2026
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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
OPERATING INCOME													
Income													
3030-00 Owner Assessments	\$ 5,333.25	\$ 5,333.25	\$ 5,333.25	\$ 5,333.25	\$ 5,333.25	\$ 5,834.25	\$ 5,333.25	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 37,833.75
Total Income	5,333.25	5,333.25	5,333.25	5,333.25	5,333.25	5,834.25	5,333.25	-	-	-	-	-	37,833.75
Total OPERATING INCOME	5,333.25	5,333.25	5,333.25	5,333.25	5,333.25	5,834.25	5,333.25	-	-	-	-	-	37,833.75
OPERATING EXPENSE													
Grounds Maintenance													
6105-00 Grounds/ Landscaping Contract	400.00	400.00	400.00	800.00	-	400.00	900.00	-	-	-	-	-	3,300.00
Total Grounds Maintenance	400.00	400.00	400.00	800.00	-	400.00	900.00	-	-	-	-	-	3,300.00
General Maintenance													
6305-00 General Maintenance	2,560.00	575.00	200.00	200.00	200.00	400.00	-	-	-	-	-	-	4,135.00
6317-00 Pool Maintenance Contract	650.00	650.00	650.00	650.00	650.00	1,300.00	-	-	-	-	-	-	4,550.00
6320-00 Janitorial / Maint Contract	250.00	250.00	250.00	250.00	250.00	500.00	-	-	-	-	-	-	1,750.00
Total General Maintenance	3,460.00	1,475.00	1,100.00	1,100.00	1,100.00	2,200.00	-	-	-	-	-	-	10,435.00
Administrative Expenses													
6525-00 Legal & Collections	685.40	188.50	1,413.75	1,422.49	19,508.95	15,296.15	-	-	-	-	-	-	38,515.24
6540-00 Licenses & Fees	-	-	-	-	-	-	157.74	-	-	-	-	-	157.74
Total Administrative Expenses	685.40	188.50	1,413.75	1,422.49	19,508.95	15,296.15	157.74	-	-	-	-	-	38,672.98
Utilities													
6705-00 Electricity	1,105.64	1,172.03	1,029.50	1,052.46	1,047.51	1,065.11	1,046.31	-	-	-	-	-	7,518.56
6710-00 Water & Sewer	205.83	160.16	125.91	80.25	397.66	2,061.07	1,536.38	-	-	-	-	-	4,567.26
Total Utilities	1,311.47	1,332.19	1,155.41	1,132.71	1,445.17	3,126.18	2,582.69	-	-	-	-	-	12,085.82
Professional Fees													
6805-00 Office/Administrative/Postage	1,188.90	138.40	288.96	482.39	97.70	35.90	48.10	-	-	-	-	-	2,280.35
6810-00 Accounting & Management	1,211.01	1,211.01	1,211.01	1,211.01	1,211.01	1,211.01	1,211.01	-	-	-	-	-	8,477.07
Total Professional Fees	2,399.91	1,349.41	1,499.97	1,693.40	1,308.71	1,246.91	1,259.11	-	-	-	-	-	10,757.42
Total OPERATING EXPENSE	8,256.78	4,745.10	5,569.13	6,148.60	23,362.83	22,269.24	4,899.54	-	-	-	-	-	75,251.22
Net Income:	(2,923.53)	588.15	(235.88)	(815.35)	(18,029.58)	(16,434.99)	433.71	-	-	-	-	-	(37,417.47)



Income Statement Summary - Reserve

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: July 2026

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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
RESERVE INCOME													
Income													
3131-00 Interest Income - Reserves	\$16.93	\$17.74	\$21.34	\$27.00	\$29.79	\$30.26	\$32.98	\$-	\$-	\$-	\$-	\$-	\$176.04
Total Income	16.93	17.74	21.34	27.00	29.79	30.26	32.98	-	-	-	-	-	176.04
Total RESERVE INCOME	16.93	17.74	21.34	27.00	29.79	30.26	32.98	-	-	-	-	-	176.04
RESERVE EXPENSE													
Reserve													
9799-00 Reserve Interest	16.93	17.74	21.34	27.00	29.79	30.26	32.98	-	-	-	-	-	176.04
Total Reserve	16.93	17.74	21.34	27.00	29.79	30.26	32.98	-	-	-	-	-	176.04
Total RESERVE EXPENSE	16.93	17.74	21.34	27.00	29.79	30.26	32.98	-	-	-	-	-	176.04
Net Reserve:	-	-	-	-	-	-	-	-	-	-	-	-	-



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 07/31/2026

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Description	Current	Over 30	Over 60	Over 90	Balance
145 - WILSON JAMES Current Last Payment: \$250.00 on 12/05/2025					
145 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$250.00	\$250.00
Total:	\$0.00	\$0.00	\$0.00	\$250.00	\$250.00
216 - CASTILLO ANTONIO Current Last Payment: \$525.00 on 09/02/2025					
216 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
Total:	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
217 - Timothy Beugel & Tara Beugel Current Last Payment: \$42.00 on 06/30/2026					
217 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$122.00	\$122.00
Total:	\$0.00	\$0.00	\$0.00	\$122.00	\$122.00
246 - AQUINO ALBERT Current Last Payment: \$625.00 on 10/04/2025					
246 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$375.00	\$375.00
Total:	\$0.00	\$0.00	\$0.00	\$375.00	\$375.00
401 - FOREST AT RIDGEWOOD HOA Current					
401 BOXWOOD DR					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
48066 - JURI G ZASLAWSKI & Josephine R Zaslowski Current Last Payment: \$625.00 on 10/09/2025					
Golf Course Pkwy					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$450.00	\$450.00
Total:	\$0.00	\$0.00	\$0.00	\$450.00	\$450.00
113 - SALEMI MICHAEL Current					
113 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
347 - SFR JV 2 2024 2 BORROWER LLC Current					
347 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
429 - Derrick Evans & Christy Evans Current Last Payment: \$500.00 on 01/19/2026					
429 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
602 - Robert Dantuono & Susan Walker Current Last Payment: \$525.00 on 10/02/2025					
602 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
Total:	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
633 - ELLENBERGER DALE E Current					
633 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00



Homeowner Aging Report
The Forest at Ridgewood Homeowners' Association, Inc
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Description	Current	Over 30	Over 60	Over 90	Balance
642 - LAWRIE MARGARET Current Last Payment: \$525.00 on 08/19/2025					
642 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
Total:	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
754 - Neal Condon Current					
754 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
816 - KAHL MARK Current					
816 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
908 - Amy Kolzow & Paul T Kolzow Current Last Payment: \$500.00 on 02/10/2026					
908 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
929 - RAGUSA CHARLES Current					
929 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1011 - MACK KEVIN J Current					
1011 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1020 - LIZFFC LLC Current Last Payment: \$500.00 on 09/03/2025					
1020 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1204 - SAHAGUN CHRISTOPHER P Current					
1204 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1224 - Jonathan H Uribe & Sara Rocio del Pilar Larrain Aliaga Current					
1224 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
1316 - DUKESFIELD PROPERTIES LTD Current Last Payment: \$500.00 on 07/01/2025					
1316 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1347 - BAROT MANHER Current					
1347 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00



Homeowner Aging Report
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Description	Current	Over 30	Over 60	Over 90	Balance
1409 - GARAKOUI PARVIN ALSADAT Current					
1409 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
1418 - Heather Marie Newberry & Violet Noel Castro Guardianship Current					
1418 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
1428 - BYNUM HUGH E III Current					
1428 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1429 - TWO TAYLOR VENTURES Current					
1429 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
131SP - Min Ren & Hongmel Yu Current					
131 SAND PINE LN					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
116 - MASTAPHA MOHAMMED Current					
116 SOUTHERN PINE WAY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
167 - Christopher C Applewhite & Jennifer Leera Applewhite Current					
167 SOUTHERN PINE WAY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
121SM - MCCART LAUREN DANICA Current					
121 SPANISH MOSS RD					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
The Forest at Ridgewood Homeowners' Association, Inc	\$0.00	\$0.00	\$0.00	\$18,622.00	\$18,622.00

Description	Total
Assessment - Homeowner 2025	\$4,500.00
Assessment - Homeowner 2026	\$14,122.00
Total:	\$18,622.00
AR Total (Exclude Prepaid Assessments):	\$18,622.00

**PrePaid Homeowner List**

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 7/31/2026

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Account No:	Homeowner Name	Address	Balance
104	NAMIOTKA WALTER	104 BOXWOOD DR Davenport, FL 33837	(\$125.00)
237	BURKART ROBERT F	237 BOXWOOD DR Davenport, FL 33837	(\$125.00)
1010	EAST SQUANTUM STREET NOMINEE TRUST & (	1010 GOLF COURSE PKWY Davenport, FL 33837	(\$110.00)
1234	ZASLAWSKI JURI GEORGE	1234 GOLF COURSE PKWY Davenport, FL 33837	(\$450.00)
1419	SHARKEY MARGARET JANE	1419 GOLF COURSE PKWY Davenport, FL 33837	(\$840.00)
306	CHANCIO JOSEPH	306 GOLF COURSE PKWY Davenport, FL 33837	(\$500.00)
948	MURYN JEFFREY J	948 GOLF COURSE PKWY Davenport, FL 33837	(\$150.00)
The Forest at Ridgewood Homeowners' Association, Inc Total			7 (\$2,300.00)

**Cash Disbursement**

The Forest at Ridgewood Homeowners' Association, Inc
7/1/2026 - 7/31/2026

Date: 8/18/2026
Time: 4:32 pm
Page: 1

Date	Check #	Payee	Amount
10-1020-00 Pinnacle - Operating x2685			
07/01/2026	0	Vanguard Management Group Invoice #: 277196 68-6810-00 Management Fee	\$200.00 \$200.00
07/06/2026	0	Jedi Management Invoice #: 2713 68-6810-00 Accounting & Management	\$1,011.01 \$1,011.01
07/06/2026	100043	Brother's Landscaping and More LLC Invoice #: 452 61-6105-00 Brother's Landscaping and More LLC	\$400.00 \$400.00
07/15/2026	0	Jedi Management Invoice #: 2731 65-6540-00 Licenses & Fees	\$157.74 \$157.74
07/16/2026	0	Vanguard Management Group Invoice #: 278260 68-6805-00 Violation Letters - Violation Letter - Acct: 1010 68-6805-00 A/P Check - A/P Checks - June 68-6805-00 Lockbox - Addendum 68-6805-00 BWCopies/Scans - June Addendum	\$48.10 \$3.50 \$42.00 \$2.00 \$0.60
07/17/2026		12-1937-00 Transfer to Pinnacle Reserve 2719; Monthly Reserve Xfer	\$1,500.00 \$1,500.00
07/20/2026	0	Duke Energy Invoice #: 3222.7.2026 67-6705-00 Electricity	\$794.56 \$794.56
07/20/2026	0	Duke Energy Invoice #: 1613.7.2026 67-6705-00 Electricity	\$251.75 \$251.75
07/28/2026	100044	Brother's Landscaping and More LLC Invoice #: 500 61-6105-00 Brother's Landscaping and More LLC	\$500.00 \$500.00
07/07/2026	0	Polk County Utilities Invoice #: 2014.7.2026 67-6710-00 Water & Sewer	\$1,536.38 \$1,536.38
Account Totals # Checks:			9 \$6,399.54
Association Totals # Checks:			9 \$6,399.54



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 7/1/2026 - 7/31/2026

Date: 8/18/2026
Time: 4:33 pm
Page: 1

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685	\$29,778.79	\$2,660.38	\$7,962.92	\$24,476.25
Date	GL Ref #	Debit	Credit	Description	
07/01/2026	5012811	\$ -	\$ 200.00	Pinnacle - Operating x2685 Inv # 277196; Vanguard Management Group Chk # 0 Inv: 277196 Vanguard Management Group	
07/01/2026	5021724	42.00	-	Deposit from batch 148080	
07/06/2026	5024265	-	1,011.01	Pinnacle - Operating x2685 Inv # 2713; Jedi Management Chk # 0 Inv: 2713 Jedi Management	
07/06/2026	5026557	-	400.00	Pinnacle - Operating x2685; Brother's Landscaping and More LLC Chk # 100043 Inv: 452 Brother's Landscaping and More LLC	
07/07/2026	5028041	500.00	-	Deposit from batch 148385	
07/07/2026	5069071	-	1,536.38	Pinnacle - Operating x2685 Inv # 2014.7.2026; Polk County Utilities Chk # 0 Inv: 2014.7.2026 Polk County Utilities	
07/08/2026	5044290	-	1,563.38	Pinnacle - Operating x2685 Inv # 2014.7.2026; Polk County Utilities Chk # 0 Inv: 2014.7.2026 Polk County Utilities	
07/08/2026	5044290	1,563.38	-	Pinnacle - Operating x2685 Inv # 2014.7.2026 (Reversal); Polk County Utilities Chk # 0 Inv: 2014.7.2026 Polk County Utilities	
07/09/2026	5029718	500.00	-	Deposit from batch 148446	
07/15/2026	5035815	-	157.74	Pinnacle - Operating x2685 Inv # 2731; Jedi Management Chk # 0 Inv: 2731 Jedi Management	
07/15/2026	5036391	55.00	-	Deposit from batch 148763	
07/16/2026	5037981	-	48.10	Pinnacle - Operating x2685 Inv # 278260; Vanguard Management Group Chk # 0 Inv: 278260 Vanguard Management Group	
07/17/2026	5039772	-	1,500.00	Monthly Reserve Xfer	
07/20/2026	5044292	-	794.56	Pinnacle - Operating x2685 Inv # 3222.7.2026; Duke Energy Chk # 0 Inv: 3222.7.2026 Duke Energy	
07/20/2026	5044294	-	251.75	Pinnacle - Operating x2685 Inv # 1613.7.2026; Duke Energy Chk # 0 Inv: 1613.7.2026 Duke Energy	
07/28/2026	5045387	-	500.00	Pinnacle - Operating x2685; Brother's Landscaping and More LLC Chk # 100044 Inv: 500 Brother's Landscaping and More LLC	
12-1937-00	CL Reserve: Pinnacle - Reserve x2719	30,534.81	1,532.98	-	32,067.79
Date	GL Ref #	Debit	Credit	Description	
07/17/2026	5039772	\$ 1,500.00	\$ -	Monthly Reserve Xfer	
07/31/2026	5048778	32.98	-	Interest	
13-1110-00	Delinquent Assessments	19,664.00	-	1,042.00	18,622.00
Date	GL Ref #	Debit	Credit	Description	
07/01/2026	5021724	\$ -	\$ 42.00	Deposit from batch 148080	
07/07/2026	5028041	-	500.00	Deposit from batch 148385	
07/09/2026	5029718	-	500.00	Deposit from batch 148446	
20-2050-00	Accounts Payable	-	8,026.30	8,026.30	-
Date	GL Ref #	Debit	Credit	Description	
07/01/2026	5012539	\$ -	\$ 200.00	Accounts Payable Inv # 277196 Inv: 277196 Vanguard Management Group	
07/01/2026	5012811	200.00	-	Accounts Payable Inv # 277196; Vanguard Management Group Chk # 0 Inv: 277196 Vanguard Management Group	
07/06/2026	5024263	-	1,011.01	Accounts Payable Inv # 2713 Inv: 2713 Jedi Management	
07/06/2026	5024265	1,011.01	-	Accounts Payable Inv # 2713; Jedi Management Chk # 0 Inv: 2713 Jedi Management	
07/06/2026	5026555	-	400.00	Accounts Payable Inv # 452 Inv: 452 Brother's Landscaping and More LLC	
07/06/2026	5026557	400.00	-	Accounts Payable Inv # 452; Brother's Landscaping and More LLC Chk # 100043 Inv: 452 Brother's Landscaping and More LLC	
07/07/2026	5069069	-	1,536.38	Accounts Payable Inv # 2014.7.2026 Inv: 2014.7.2026 Polk County Utilities	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 7/1/2026 - 7/31/2026

Date: 8/18/2026
Time: 4:33 pm
Page: 2

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
07/07/2026	5069071 \$ 1,536.38	\$ -	Accounts Payable Inv # 2014.7.2026; Polk County Utilities Chk # 0 Inv: 2014.7.2026 Polk County Utilities		
07/08/2026	5044284 -	1,563.38	Accounts Payable Inv # 2014.7.2026 Inv: 2014.7.2026 Polk County Utilities		
07/08/2026	5044290 1,563.38	-	Accounts Payable Inv # 2014.7.2026; Polk County Utilities Chk # 0 Inv: 2014.7.2026 Polk County Utilities		
07/08/2026	5044290 -	1,563.38	Accounts Payable Inv # 2014.7.2026 (Reversal); Polk County Utilities Chk # 0 Inv: 2014.7.2026 Polk County Utilities		
07/08/2026	5044284 1,563.38	-	Accounts Payable Inv # 2014.7.2026 (Reversal - voided check); Polk County Utilities Chk # 0 Inv: 2014.7.2026 Polk County Utilities		
07/15/2026	5035813 -	157.74	Accounts Payable Inv # 2731 Inv: 2731 Jedi Management		
07/15/2026	5035815 157.74	-	Accounts Payable Inv # 2731; Jedi Management Chk # 0 Inv: 2731 Jedi Management		
07/15/2026	5044286 -	794.56	Accounts Payable Inv # 3222.7.2026 Inv: 3222.7.2026 Duke Energy		
07/16/2026	5037944 -	48.10	Accounts Payable Inv # 278260 Inv: 278260 Vanguard Management Group		
07/16/2026	5037981 48.10	-	Accounts Payable Inv # 278260; Vanguard Management Group Chk # 0 Inv: 278260 Vanguard Management Group		
07/20/2026	5044288 -	251.75	Accounts Payable Inv # 1613.7.2026 Inv: 1613.7.2026 Duke Energy		
07/20/2026	5044292 794.56	-	Accounts Payable Inv # 3222.7.2026; Duke Energy Chk # 0 Inv: 3222.7.2026 Duke Energy		
07/20/2026	5044294 251.75	-	Accounts Payable Inv # 1613.7.2026; Duke Energy Chk # 0 Inv: 1613.7.2026 Duke Energy		
07/28/2026	5045385 -	500.00	Accounts Payable Inv # 500 Inv: 500 Brother's Landscaping and More LLC		
07/28/2026	5045387 500.00	-	Accounts Payable Inv # 500; Brother's Landscaping and More LLC Chk # 100044 Inv: 500 Brother's Landscaping and More LLC		
20-2080-00	Owner Assessments Paid Early	(2,245.00)	-	55.00	(2,300.00)
Date	GL Ref #	Debit	Credit	Description	
07/15/2026	5036391	\$ -	\$ 55.00	Deposit from batch 148763	
20-2094-00	Unearned Assessments	(40,999.50)	6,833.25	-	(34,166.25)
Date	GL Ref #	Debit	Credit	Description	
07/17/2026	5069305	\$ 6,833.25	\$ -	Monthly Unearned Assessment	
27-2700-00	CL: General/Contingency Reserves	(30,324.00)	-	1,500.00	(31,824.00)
Date	GL Ref #	Debit	Credit	Description	
07/17/2026	5039774	\$ -	\$ 1,500.00	CL: General/Contingency Reserves	
27-2799-00	Interest Earned on Reserves	(210.81)	-	32.98	(243.79)
Date	GL Ref #	Debit	Credit	Description	
07/31/2026	5069073	\$ -	\$ 32.98	Pinnacle Reserve Interest	
28-2840-00	Surplus (Deficit) - Prior Yrs	(44,049.47)	-	-	(44,049.47)
Date	GL Ref #	Debit	Credit	Description	
30-3030-00	Owner Assessments	(32,500.50)	1,500.00	6,833.25	(37,833.75)
Date	GL Ref #	Debit	Credit	Description	
07/17/2026	5039774	\$ 1,500.00	\$ -	Owner Assessments	
07/17/2026	5069305	-	6,833.25	Monthly Unearned Assessment	
30-3131-00	Interest Income - Reserves	(143.06)	-	32.98	(176.04)
Date	GL Ref #	Debit	Credit	Description	
07/31/2026	5048778	\$ -	\$ 32.98	Interest	
61-6105-00	Grounds/ Landscaping Contract	2,400.00	900.00	-	3,300.00
Date	GL Ref #	Debit	Credit	Description	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 7/1/2026 - 7/31/2026

Date: 8/18/2026
Time: 4:33 pm
Page: 3

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
07/06/2026	5026555 \$ 400.00 \$ - Brother's Landscaping and More LLC Inv: 452 Brother's Landscaping and More LLC				
07/28/2026	5045385 500.00 - Brother's Landscaping and More LLC Inv: 500 Brother's Landscaping and More LLC				
63-6305-00	General Maintenance	4,135.00	-	-	4,135.00
Date	GL Ref # Debit Credit Description				
63-6317-00	Pool Maintenance Contract	4,550.00	-	-	4,550.00
Date	GL Ref # Debit Credit Description				
63-6320-00	Janitorial / Maint Contract	1,750.00	-	-	1,750.00
Date	GL Ref # Debit Credit Description				
65-6525-00	Legal & Collections	38,515.24	-	-	38,515.24
Date	GL Ref # Debit Credit Description				
65-6540-00	Licenses & Fees	-	157.74	-	157.74
Date	GL Ref # Debit Credit Description				
07/15/2026	5035813 \$ 157.74 \$ - Licenses & Fees Inv: 2731 Jedi Management				
67-6705-00	Electricity	6,472.25	1,046.31	-	7,518.56
Date	GL Ref # Debit Credit Description				
07/15/2026	5044286 \$ 794.56 \$ - Electricity Inv: 3222.7.2026 Duke Energy				
07/20/2026	5044288 251.75 - Electricity Inv: 1613.7.2026 Duke Energy				
67-6710-00	Water & Sewer	3,030.88	3,099.76	1,563.38	4,567.26
Date	GL Ref # Debit Credit Description				
07/07/2026	5069069 \$ 1,536.38 \$ - Water & Sewer Inv: 2014.7.2026 Polk County Utilities				
07/08/2026	5044284 1,563.38 - Water & Sewer Inv: 2014.7.2026 Polk County Utilities				
07/08/2026	5044284 - 1,563.38 Water & Sewer (Reversal - voided check); Polk County Utilities Chk # 0 Inv: 2014.7.2026 Polk County Utilities				
68-6805-00	Office/Administrative/Postage	2,232.25	48.10	-	2,280.35
Date	GL Ref # Debit Credit Description				
07/16/2026	5037944 \$ 0.60 \$ - BWCopies/Scans - June Addendum Inv: 278260 Vanguard Management Group				
07/16/2026	5037944 2.00 - Lockbox - Addendum Inv: 278260 Vanguard Management Group				
07/16/2026	5037944 42.00 - A/P Check - A/P Checks - June Inv: 278260 Vanguard Management Group				
07/16/2026	5037944 3.50 - Violation Letters - Violation Letter - Acct: 1010 Inv: 278260 Vanguard Management Group				
68-6810-00	Accounting & Management	7,266.06	1,211.01	-	8,477.07
Date	GL Ref # Debit Credit Description				
07/01/2026	5012539 \$ 200.00 \$ - Management Fee Inv: 277196 Vanguard Management Group				
07/06/2026	5024263 1,011.01 - Accounting & Management Inv: 2713 Jedi Management				
97-9799-00	Reserve Interest	143.06	32.98	-	176.04
Date	GL Ref # Debit Credit Description				
07/31/2026	5069073 \$ 32.98 \$ - Pinnacle Reserve Interest				
Totals:		\$0.00	\$27,048.81	\$27,048.81	\$0.00



Bank Account Reconciliation
The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Operating 2685 (End: 07/31/2026)

Date: 8/18/2026
Time: 4:33 pm
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
10/14/2025		Deposit from batch 135924		53	\$500.00
07/28/2026		Brother's Landscaping and More LLC		100044	(\$500.00)
Total Uncleared					\$0.00

Pinnacle Operating 2685 Summary		
Ending Account Balance:	\$	24,476.25
Uncleared Items:	\$	-
Adjusted Balance:	\$	24,476.25
Bank Ending Balance:	\$	24,476.25
Difference:	\$	-

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Reserve 2719 (End: 07/31/2026)

Date: 8/18/2026
Time: 4:33 pm
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Pinnacle Reserve 2719 Summary

Ending Account Balance:	\$ 32,067.79
Uncleared Items:	\$-
Adjusted Balance:	\$ 32,067.79
Bank Ending Balance:	\$ 32,067.79
Difference:	\$-



21 Platform Way S
Suite 2300
Nashville, TN 37203
www.pnfp.com

Client Service Center 800-264-3613
Pinnacle Anytime 866-755-5428

Account

XXXXXXXXX2685

RETURN SERVICE REQUESTED

THE FOREST AT RIDGEWOOD HOA INC
VANGUARD MANAGEMENT GROUP LLC - AGENT
OPERATING
10500 UNIVERSITY CENTER DR, STE 190
TAMPA FL 33612-6491

Statement of Account

Community Asso Checking Acct

Balance 7/01/26
\$30,378.79

Balance 8/02/26
\$24,476.25

Summary



Credits +\$1,097.00
Interest +\$0.00
Debits -\$6,999.54

Credit Transactions

Credits

7/01	PAYABLI DEPOSIT TRANSFER 931507973 WFMSPROPAY The Forest at Ridgewoo	42.00
7/07	PAYABLI DEPOSIT TRANSFER 933837280 WFMSPROPAY The Forest at Ridgewoo	500.00
7/10	The Forest at Ri OnlinePay 1593247166 FORESRID1	500.00
7/16	The Forest at Ri OnlinePay 1593247166 FORESRID1	55.00
Total Credits		\$1,097.00

Debit Transactions

Other Debits

7/02	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
7/07	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	1,011.01
7/08	POLK COUNTY UTIL UT BILL 3596000809 THE FOREST AT RIDGEWOOD	1,536.38
7/15	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	794.56
7/16	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	157.74
7/20	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	48.10
7/20	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	251.75
7/21	The Forest at Ri CincXfer D27480 2593247166 Pinnacle Operating 268	1,500.00



Member
FDIC



ELECTRONIC TRANSFER ERROR RESOLUTION

This Electronic Transfer Error Resolution only applies to accounts held for personal, family or household purposes and is therefore not applicable to business, trust accounts, or any such account held for non-personal purposes.

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the end of this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

We will provide provisional credit for the amount that you think is in error within 10 business days of your complaint and begin an investigation of the transaction(s). In most cases, we will disclose the results of the investigation within 10 business days of your complaint and correct any error promptly. If we need more time to investigate the complaint, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to complete our investigation. However, you will have use of the funds in question during our investigation.

Pinnacle Bank
21 Platform Way S, Suite 2300
Nashville, TN 37203
(800) 264-3613

Checks		
7/20	Check 100042	1,100.00
7/21	Check 100043	400.00
(*) Indicates gap in check number sequenece		
Total Debits		\$6,999.54

Average Balance This Statement	\$27,106.03	Annual Percentage Yield Earned	
Interest Earned This Period	\$0.00	Days in Period	33
Interest Paid Year to Date	\$0.00	Interest Paid	\$0.00

Daily Balance Information					
Date	Balance	Date	Balance	Date	Balance
7/01	30,420.79	7/08	28,173.40	7/16	27,776.10
7/02	30,220.79	7/10	28,673.40	7/20	26,376.25
7/07	29,709.78	7/15	27,878.84	7/21	24,476.25

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ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND

The Forest at Ridgewood Homeowners' Association
10500 University Center Dr., Suite 190
(689) 208-4600
Tampa, FL 33612

#3185

Pineapple Bank
150 3rd Avenue South
Nashville, TN 37201

100042

DATE: 06/30/2026

PAY TO THE ORDER OF KMVC Services LLC \$ 1,100.00
One Thousand One Hundred Dollars and Zero Cents

memo: inv 3185

Janhail

EXPLANATION OF ADDITIONAL SECURITY FEATURES INDICATED ON REVERSE SIDE

⑈ 100042 ⑈ ⑆064008637⑆ 800109992685⑈

#100042 07/20/2026 \$1,100.00

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND

The Forest at Ridgewood Homeowners' Association
10500 University Center Dr., Suite 190
(689) 208-4600
Tampa, FL 33612

Pineapple Bank
150 3rd Avenue South
Nashville, TN 37201

100043

DATE: 07/06/2026

PAY TO THE ORDER OF Brother's Landscaping and More LLC \$ 400.00
Four Hundred Dollars and Zero Cents

memo: inv 452

Janhail

EXPLANATION OF ADDITIONAL SECURITY FEATURES INDICATED ON REVERSE SIDE

⑈ 100043 ⑈ ⑆064008637⑆ 800109992685⑈

#100043 07/21/2026 \$400.00



21 Platform Way S
Suite 2300
Nashville, TN 37203
www.pnfp.com

Client Service Center 800-264-3613
Pinnacle Anytime 866-755-5428

Account

XXXXXXXXX2719

RETURN SERVICE REQUESTED

THE FOREST AT RIDGEWOOD HOA INC
VANGUARD MANAGEMENT GROUP LLC - AGENT
RESERVE
10500 UNIVERSITY CENTER DR, STE 190
TAMPA FL 33612-6491

Statement of Account

Community Asso Money Market

Balance 7/01/26
\$30,534.81

Balance 8/02/26
\$32,067.79

Summary



Credits +\$1,500.00
Interest +\$32.98
Debits -\$0.00

Credit Transactions

Credits

7/21	The Forest at Ri CincXfer 2593247166 FORESTR12	1,500.00
Total Credits		\$1,500.00

Interest

7/31	Interest Deposit	32.98
Total Interest Paid		\$32.98

Average Balance This Statement	\$31,125.71	Annual Percentage Yield Earned	1.26%
Interest Earned This Period	\$35.18	Days in Period	33
2026 Interest Paid	\$176.04	Interest Paid	\$32.98

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
7/01	30,534.81	7/21	32,034.81	7/31	32,067.79



ELECTRONIC TRANSFER ERROR RESOLUTION

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- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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Pinnacle Bank
21 Platform Way S, Suite 2300
Nashville, TN 37203
(800) 264-3613

**Resale List**

The Forest at Ridgewood Homeowners' Association, Inc
(7/1/2026 - 7/31/2026)

Date: 8/18/2026
Time: 4:33 pm
Page: 1

Account No:	New Owner	Previous Owner	Posting Date	Settlement Date
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Resale Amount:

The Forest at Ridgewood Homeowners' Association, Inc Count 0